Case 08-16407 Doc 1 B1 (Official Form 1) (1/08)		Entered 06, Page 1 of 28	/25/08 16:35:14 R	Desc Main
	tes Bankruptcy Con District of Illino	ourt		Voluntary Petition
Name of Debtor (if individual, enter Last, First, Midd Holguin, Alba Lucia	le):	Name of Joint Debt	or (Spouse) (Last, First, M	liddle):
All Other Names used by the Debtor in the last 8 year (include married, maiden, and trade names):	'S		ed by the Joint Debtor in taiden, and trade names):	he last 8 years
Last four digits of Soc. Sec. or Individual-Taxpayer L. EIN (if more than one, state all): 0338	D. (ITIN) No./Complete	Last four digits of S EIN (if more than o		payer I.D. (ITIN) No./Complete
Street Address of Debtor (No. & Street, City, State & 3025 21st Place	Zip Code):	Street Address of Jo	int Debtor (No. & Street,	City, State & Zip Code):
North Chicago, IL	ZIPCODE 60064	1		ZIPCODE
County of Residence or of the Principal Place of Busin	ness:	County of Residence	e or of the Principal Place	of Business:
Mailing Address of Debtor (if different from street ad	dress)	Mailing Address of	Joint Debtor (if different t	from street address):
Γ	ZIPCODE	1		ZIPCODE
Location of Principal Assets of Business Debtor (if di	fferent from street address ab	ove):		
				ZIPCODE
Type of Debtor (Form of Organization) (Check one box.) ✓ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. ☐ Corporation (includes LLC and LLP) ☐ Partnership ☐ Other (If debtor is not one of the above entities, check this box and state type of entity below.) Filing Fee (Check one box ✓ Full Filing Fee attached ☐ Filing Fee to be paid in installments (Applicable to attach signed application for the court's considerati is unable to pay fee except in installments. Rule 10	individuals only). Must on certifying that the debtor	t Entity pplicable.) organization under states Code (the b.) Check one box: Debtor is a small Debtor is not a si	the Petition of Chapter 7	U.S.C. business debts. I by an for a nouse-
3A. Filing Fee waiver requested (Applicable to chapter attach signed application for the court's considerati Statistical/Administrative Information	7 individuals only). Must	affiliates are less Check all applicabl A plan is being fi Acceptances of tl	than \$2,190,000. e boxes: led with this petition	petition from one or more classes of
Debtor estimates that funds will be available for d Debtor estimates that, after any exempt property is distribution to unsecured creditors. Estimated Number of Creditors Description: 1-49 50-99 100-199 200-999 1,000 5,000 5,000	s excluded and administrative		50,001-	for COURT USE ONLY Dover 00,000
Estimated Assets Story Story		0,000,001 to \$100,00]

\$1 million \$10 million to \$50 million \$100 million

\$0 to \$50,001 to \$100,001 to \$500,001 to \$1,000,001 to \$10,000,001 to \$50,000,001 to \$50,000,001 to \$500,000 \$1 million \$10 million to \$50 million to \$50 million \$10 million to \$500 million \$10 mill

to \$500 million to \$1 billion

\$1 billion

\$50,000 \$100,000 \$500,000

Estimated Liabilities

Prior Bankruptcy Case Filed Within Last	8 Years (If more than two, attac	h additional sheet)		
Location Where Filed: None	Case Number:	Date Filed:		
Location Where Filed:	Case Number:	Date Filed:		
Pending Bankruptcy Case Filed by any Spouse, Partner or	Affiliate of this Debtor (If m	nore than one, attach additional sheet)		
Name of Debtor: None	Case Number:	Date Filed:		
District:	Relationship:	Judge:		
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) Exhibit A is attached and made a part of this petition.	whose debts are primarily consumer debts.)			
	X /s/ Manny A. Aguja	6/25/08		
	Signature of Attorney for Debtor(s) Date		
Exhi (To be completed by every individual debtor. If a joint petition is filed, e Exhibit D completed and signed by the debtor is attached and ma If this is a joint petition: Exhibit D also completed and signed by the joint debtor is attached.	ade a part of this petition.			
	•			
		this District for 180 days immediately		
☐ There is a bankruptcy case concerning debtor's affiliate, general	partner, or partnership pending in	n this District.		
Debtor is a debtor in a foreign proceeding and has its principal p or has no principal place of business or assets in the United States in this District, or the interests of the parties will be served in reg	but is a defendant in an action or p	proceeding [in a federal or state court]		
	olicable boxes.)			
☐ Landlord has a judgment against the debtor for possession of det	otor's residence. (If box checked,	complete the following.)		
(Name of landlord or less	or that obtained judgment)			
(Address of lar	ndlord or lessor)			

Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and
 Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

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Name of Debtor(s):

Holguin, Alba Lucia

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filing of the petition.

(This page must be completed and filed in every case)

Voluntary Petition

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Page 3

(This page must be completed and filed in every case)

Case 08-16407

Name of Debtor(s):

Holguin, Alba Lucia

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

Doc 1

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United State Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

/s/ Alba Lucia Holguin

Signature of Debtor

Alba Lucia Holguin

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

June 25, 2008

Date

Χ

Signature of Attorney*

X /s/ Manny A. Aguja

Signature of Attorney for Debtor(s)

Manny A. Aguja 6220497

Printed Name of Attorney for Debtor(s)

Law Offices of Manny A. Aguja

Firm Name

3144 W. Montrose Ave.

Address

Chicago, IL 60618

(773) 866-1186

Telephone Number

June 25, 2008

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X	(

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
- ☐ Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X	
---	--

Signature of Foreign Representative

Printed Name of Foreign Representative

Signature of Non-Attorney Petition Preparer

I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

^{*}In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

 $_{B6\,Summary\,(Form\, 6-\underbrace{08-16407}_{simula}),07)}\, \text{Doc } 1$

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Document Page 4 of 28 United States Bankruptcy Court **Northern District of Illinois**

IN RE:		Case No.
Holguin, Alba Lucia		Chapter 7
	Debtor(s)	•

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 100,000.00		
B - Personal Property	Yes	3	\$ 2,905.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$ 358,161.83	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	2		\$ 100,160.95	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			\$ 1,920.27
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$ 3,068.52
	TOTAL	14	\$ 102,905.00	\$ 458,322.78	

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(If known)

IN RE Holguin, Alba Lucia

Debtor(s)

Doc 1

Case No. _

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
3025 21st Place		Ξ.	100,000.00	358,161.83
North Chicago, Illinois 60064			100,000.00	555,151155

TOTAL

100,000.00

(Report also on Summary of Schedules)

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(If known)

IN RE Holguin, Alba Lucia

Debtor(s)

Case No. _____

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1.	Cash on hand.		Cash on Hand		20.00
2.	Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking Account with Chase Bank		180.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, include audio, video, and computer equipment.		Household Goods and Furnitures		250.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	Х			
6.	Wearing apparel.		Clothes		175.00
7.	Furs and jewelry.		Jewelries		280.00
8.	Firearms and sports, photographic, and other hobby equipment.	Х			
9.	Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issue.	Х			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	Х			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	Х			
14.	Interests in partnerships or joint ventures. Itemize.	Х			

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IN RE Holguin, Alba Lucia

Debtor(s)

_ Case No. __ (If known)

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

					,
	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
15.	Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.		1996 Oldsmobile Cutlass		2,000.00
26.	Boats, motors, and accessories.	X			
	Aircraft and accessories.	X			
	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
	Inventory.	X			
	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			

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Debtor(s)

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(If known)

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
33. Farming equipment and implements.	Х			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			
		TO	L ΓAL	2,905.00

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Debtor(s)

Case No. _ (If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under: (Check one box)

☐ Check if debtor claims a homestead exemption that exceeds \$136,875.

11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
CHEDULE B - PERSONAL PROPERTY			
ash on Hand	735 ILCS 5 §12-1001(b)	20.00	20.0
Checking Account with Chase Bank	735 ILCS 5 §12-1001(b)	180.00	180.0
lousehold Goods and Furnitures	735 ILCS 5 §12-1001(b)	250.00	250.0
lothes	735 ILCS 5 §12-1001(a)	175.00	175.0
ewelries	735 ILCS 5 §12-1001(b)	280.00	280.0
996 Oldsmobile Cutlass	735 ILCS 5 §12-1001(c)	2,000.00	2,000.0
			·

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IN RE Holguin, Alba Lucia

Debtor(s)

Case No. _____

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 1915445790			Feb. 2005	T	Ī		159,161.83	79,061.83
Chase P.O. Box 9001871 Louisville, KY 19850			3025 21st Place North Chicago, II 60064					
			VALUE \$ 100,000.00					
ACCOUNT NO. 2000310542			Feb. 2005 3025 21st Place				199,000.00	79,061.83
Saxon Mortgage Services, Inc. P.O. Box 161489 Ft. Worth, TX 76161			North Chicago, IL 60064					
			VALUE \$ 100,000.00	1				
ACCOUNT NO.								
		 	VALUE \$	1				
ACCOUNT NO.								
			VALUE \$	$\frac{1}{1}$				
0 continuation sheets attached		I	(Total of tl	Sul nis p			\$ 358,161.83	\$ 158,123.66
			(Use only on la		Tot page		\$ 358,161.83	\$ 158,123.66

(Report also on Summary of Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

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IN RE Holguin, Alba Lucia

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Debtor(s)

(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Stati	Such Summary of Certain Labinites and Related Data.
liste	eport the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority d on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on statistical Summary of Certain Liabilities and Related Data.
V	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
ΤY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
	* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.
	0 continuation sheets attached

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Case No.

Desc Main

(If known)

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE		UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 2738003313				П			
AR Resources, Inc. P.O. Box 10336 Jacksonville, FL 32247							300.00
ACCOUNT NO. 5401-6830-5434-7197				Н		H	300.00
Chase P.O. Box 15153 Wilmington, DE 19886							1,700.00
ACCOUNT NO. 07 CH 21924			For Notice Purposes Only				1,7 00.00
Codilis And Associates. P.C. 15W030 North Frontage Roas Ste 100 Burr Ridge, IL 60527		Deficiency Amount for the Foreclosed Property under PIN 13-14-214-024 located at 4544 N. St. Louis Ave., Chicago IL 60625 \$89,310.95					
ACCOUNT NO. 143							0.00
First Financial Credit Union 5550 W. Touhy Ave. Skokie, IL 60077							
						Ц	3,800.00
1 continuation sheets attached			(Total of th (Use only on last page of the completed Schedule F. Report the Summary of Schedules and, if applicable, on the St	als	age ota	e) al n	\$ 5,800.00

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(If known)

IN RE Holguin, Alba Lucia

Debtor(s)

Case No. _

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

(Continuation Sheet)							
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE		UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 8003313-5476				\top		П	
Professional Account Services, Inc, P.O. Box 188 Brentwood, TN 37024							1,800.00
ACCOUNT NO. 2000543656			April 2008	\vdash		Н	1,000.00
Saxon Mortgage Services, Inc. P.O. Box 161489 Ft. Worth, TX 76161	_		Deficieny Amount for the Foreclosed property located at 4544 N. St. Louis Ave., Chicago, IL 60625				89,310.95
ACCOUNT NO. 4185-8627-3495-9333				\vdash		Н	09,310.93
Washington Mutual P.O. Box 660509 Dallas, TX 75266							3,250.00
ACCOUNT NO.	-						
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.							
Sheet no1 of1 continuation sheets attached to Subtotal Schedule of Creditors Holding Unsecured Nonpriority Claims (Total of this page) \$ 94,360.95							
23. Call of Cleaners Holding Observed Holding Claims			(Use only on last page of the completed Schedule F. Repor the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relate	T t als tatis	Fota o o tica	al n	\$ 100,160.95

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IN RE Holguin, Alba Lucia				Case No.	

Debtor(s)

(If known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

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Case No.

Debtor(s)

SCHEDULE H - CODEBTORS

(If known)

Desc Main

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

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(If known)

IN RE Holguin, Alba Lucia

Debtor(s)

Case No.

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on From 22A, 22B, or 22C.

Debtor's Marital Status DEPENDENTS OF DEBTOR AND				SE		
Divorced	RELATIONSHIP(S): Son				AGE(S): 18	
EMPLOYMENT:	DEBTOR			SPOUSE		
Occupation See Sc Name of Employer How long employed Address of Employer	hedule Attached					
	rage or projected monthly income at time case filed) ges, salary, and commissions (prorate if not paid morne	ithly)	\$ \$	DEBTOR 1,842.72 380.01		SPOUSE
3. SUBTOTAL4. LESS PAYROLL DEDUctiona. Payroll taxes and Social			\$	2,222.73 70.74		
b. Insurance c. Union dues d. Other (specify) Aflac	Security		\$ \$ \$	0.00 0.00	\$	
H125			\$	184.12	\$	
5. SUBTOTAL OF PAYRO	OLL DEDUCTIONS		\$	302.46	\$	
6. TOTAL NET MONTHI	LY TAKE HOME PAY		\$	1,920.27	\$	
8. Income from real property9. Interest and dividends	ration of business or profession or farm (attach detailed) r support payments payable to the debtor for the debtor		\$ \$ \$	0.00 0.00 0.00	\$	
that of dependents listed about 11. Social Security or other	ove	or's use or	\$ \$	0.00	\$ \$	
12. Pension or retirement inc 13. Other monthly income			\$ 	0.00	\$	
(Specify)			\$ \$ \$		\$ \$ \$	
14. SUBTOTAL OF LINE	S 7 THROUGH 13		\$		\$	
15. AVERAGE MONTHL	Y INCOME (Add amounts shown on lines 6 and 14)	1	\$	1,920.27	\$	
	GE MONTHLY INCOME : (Combine column totals peat total reported on line 15)	from line 15;		\$	1,920.27	• •

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None**

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IN RE Holguin, Alba Lucia

Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

Continuation Sheet - Page 1 of 1

EMPLOYMENT: DEBTOR SPOUSE

Occupation Dental Assistant
Name of Employer Kids Dentist PC

How long employed **7 years**

Address of Employer 160 Commerce Drive Ste 100

Grayslake, IL 60030

Occupation

Name of Employer Kids Dentist PC

How long employed **7 years**

Address of Employer 160 Commerce Drive Ste 100

Grayslake, IL 60030

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IN RE Holguin, Alba Lucia

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Debtor(s)

_ Case No. __ (If known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR	$\mathcal{L}(\mathbf{S})$
Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorat quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deptor form 22A or 22C.	
Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete expenditures labeled "Spouse."	e a separate schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$ 1,144.02
a. Are real estate taxes included? Yes No <u>✓</u>	
b. Is property insurance included? Yes No	
2. Utilities:	\$ 80.00
a. Electricity and heating fuel b. Water and sewer	\$8 0.00
c. Telephone	\$ 80.00
d. Other	\$
	\$
3. Home maintenance (repairs and upkeep)	\$ 28.00
4. Food	\$ 450.00
5. Clothing6. Laundry and dry cleaning	\$ <u>85.00</u> \$ 10.00
7. Medical and dental expenses	\$ 54.00
8. Transportation (not including car payments)	\$ 320.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ 20.00
10. Charitable contributions	\$ 50.00
11. Insurance (not deducted from wages or included in home mortgage payments)	Φ
a. Homeowner's or renter's b. Life	\$62.50
c. Health	\$
d. Auto	\$ 135.00
e. Other	\$
	\$
12. Taxes (not deducted from wages or included in home mortgage payments)	
(Specify) Property Tax	\$150.00
13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan)	\$
a. Auto	\$
b. Other	\$
	\$
14. Alimony, maintenance, and support paid to others	\$
15. Payments for support of additional dependents not living at your home	\$ 400.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$
17. Other	\$
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if	
applicable, on the Statistical Summary of Certain Liabilities and Related Data.	\$3,068.52
19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing of	of this document:
None	

20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from Line 15 of Schedule I	\$1,920.27
b. Average monthly expenses from Line 18 above	\$ 3,068.52
c. Monthly net income (a. minus b.)	\$ -1.148.25

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Document Page 19 of 28 **United States Bankruptcy Court**

Northern District of Illinois

IN RE:		Case No
Holguin, Alba Lucia		Chapter 7
	Debtor(s)	•

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 -25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

900.00 Employment

1,020.27 Employment

-9,015.00 2007 Federal Tax Return

725.00 2006 Federal Tax Return

2. Income other than from employment or operation of business

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

3. Payments to creditors

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

		d 06/25/08 Entered 06 cument Page 20 of 2		Desc Main
None	b. Debtor whose debts are not primarily consumer of preceding the commencement of the case unless the \$5,475. If the debtor is an individual, indicate with subligation or as part of an alternative repayment schedebtors filing under chapter 12 or chapter 13 must in is filed, unless the spouses are separated and a joint	debts: List each payment or other to e aggregate value of all property the an asterisk (*) any payments that we dule under a plan by an approved no include payments and other transfer	ransfer to any creditor ma nat constitutes or is affect were made to a creditor on onprofit budgeting and crea	ed by such transfer is less than account of a domestic support dit counseling agency. (Married
None	c. All debtors: List all payments made within one yo who are or were insiders. (Married debtors filing und a joint petition is filed, unless the spouses are separate	der chapter 12 or chapter 13 must in	nclude payments by either	
4. Sui	ts and administrative proceedings, executions, gar	nishments and attachments		
None	a. List all suits and administrative proceedings to w bankruptcy case. (Married debtors filing under chap not a joint petition is filed, unless the spouses are se	ter 12 or chapter 13 must include i	nformation concerning eit	
None	b. Describe all property that has been attached, garnithe commencement of this case. (Married debtors fit or both spouses whether or not a joint petition is filed.)	ling under chapter 12 or chapter 13	3 must include informatio	n concerning property of either
5. Re	possessions, foreclosures and returns			
None	List all property that has been repossessed by a credi the seller, within one year immediately preceding the include information concerning property of either or joint petition is not filed.)	ne commencement of this case. (M	arried debtors filing under	r chapter 12 or chapter 13 mus
Saxo P.O.	E AND ADDRESS OF CREDITOR OR SELLER on Mortgage Services, Inc. Box 161489 Yorth, TX 76161	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN 04/01/2008	DESCRIPTION AND VOF PROPERTY 4544 N. St. Louis Av Chicago IL 60625	
6. Ass	signments and receiverships			
None	a. Describe any assignment of property for the benefit (Married debtors filing under chapter 12 or chapter 13 unless the spouses are separated and joint petition is	3 must include any assignment by ei		
None	b. List all property which has been in the hands of a commencement of this case. (Married debtors filing u spouses whether or not a joint petition is filed, unless	inder chapter 12 or chapter 13 must	include information conce	

7. Gifts

None List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

9. Payments related to debt counseling or bankruptcy

None List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE Law Offices Of Manny A. Aguja 3144 W. Montrose Ave. Chicago, IL 60618

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR **05/20/2008**

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY **750.00**

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90.00

GreenPath, Inc. 38505 Country Club Drive Suite 210 Farmington Hills, MI 48331

10. Other transfers

None a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

11. Closed financial accounts

None List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

List all property owned by another person that the debtor holds or controls.



15. Prior address of debtor

If debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

16. Spouses and Former Spouses

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

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None

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

 \checkmark

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: June 25, 2008	Signature /s/ Alba Lucia Holguin	
	of Debtor	Alba Lucia Holguin
Date:	Signature	
	of Joint Debtor	
	(if any)	
	0 continuation pages attached	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

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Document Page 23 of 28 United States Bankruptcy Court Northern District of Illinois

IN RE:	N RE: Case No					
lolguin, Alba Lucia Chapter 7						
	D	bebtor(s)				
	CHAPTER 7 IN	DIVIDUAL DEBTOR'S STATEMEN	T OF INTEN	TION		
☐ I have filed a so	chedule of executory contracts	es which includes debts secured by property of the s and unexpired leases which includes personal property of the estate which secures those debts	operty subject to a	an unexpir	ed lease.	
Description of Secured Pro	perty	Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
3025 21st Place 3025 21st Place		Chase Saxon Mortgage Services, Inc.				√ ✓
Description of Leased Prop	erty	Lessor's Name				Lease will be assumed pursuant to 11 U.S.C. § 362(h)(1)(A)
06/25/2008	/s/ Alba Lucia Holguin					
Date	Alba Lucia Holguin	Debtor		Joi	nt Debtor (i	f applicable)
DECLAR	ATION AND SIGNATURE	OF NON-ATTORNEY BANKRUPTCY PET	ITION PREPAR	ER (See 1	1 U.S.C. §	110)
compensation and and 342 (b); and, bankruptcy petition	have provided the debtor with (3) if rules or guidelines have	am a bankruptcy petition preparer as defined in a copy of this document and the notices and inforce been promulgated pursuant to 11 U.S.C. § 110(lebtor notice of the maximum amount before preparation.	rmation required u	under 11 U num fee fo	S.C. §§ 110 r services cl	O(b), 110(h), nargeable by
If the bankruptcy	me and Title, if any, of Bankruptc petition preparer is not an in n, or partner who signs the do	ndividual, state the name, title (if any), address, o	Social Security and social securit	_	-	
Address						
Signature of Bankrup	otcy Petition Preparer		Date			
		ndividuals who prepared or assisted in preparing th	nis document, unle	ess the ban	kruptcy peti	tion preparer
is not an individua	d:					

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

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Debtor(s) DISCLOSURE OF COMPENSATION OF ATTORN Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the aboone year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered to be paid to me.	Chapter 7 NEY FOR DEBTOR		
Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the aboune year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered	<u> </u>		
Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the aboune year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered	NEY FOR DEBTOR		
one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered			
of or in connection with the bankruptcy case is as follows:			
For legal services, I have agreed to accept		\$	1,600.00
Prior to the filing of this statement I have received		\$	1,300.00
Balance Due		\$	300.00
The source of the compensation paid to me was: Debtor Debtor Other (specify):			
The source of compensation to be paid to me is: Debtor Dother (specify):			
I have not agreed to share the above-disclosed compensation with any other person unless they are n	members and associates of my la	w firm.	
I have agreed to share the above-disclosed compensation with a person or persons who are not men together with a list of the names of the people sharing in the compensation, is attached.	nbers or associates of my law fir	m. A copy of	f the agreement,
In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankrupto	ey case, including:		
 a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether. b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required. c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned. d. Representation of the debtor in adversary proceedings and other contested bankruptey matters; 	ed;	;	
By agreement with the debtor(s), the above disclosed fee does not include the following services:			
CERTIFICATION			
certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for roceeding.	representation of the debtor(s) in	this bankrup	tcy
June 25, 2008 /s/ Manny A. Aguja			
	nature of Attorney		

Name of Law Firm

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IN RE:

Holguin, Alba Lucia

Debtor(s)

VERIFICATION OF CREDITOR MATRIX

Number of Creditors _____8

The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.

Date: June 25, 2008

/s/ Alba Lucia Holguin
Debtor

Joint Debtor

IN RE Holguin, Alba Lucia

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Debtor(s)

Case No. (If known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of **16** sheets, and that they are true and correct to the best of my knowledge, information, and belief. Signature: /s/ Alba Lucia Holguin Date: June 25, 2008 Debtor Alba Lucia Holguin Signature: (Joint Debtor, if any) [If joint case, both spouses must sign.] DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342 (b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section. Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer Social Security No. (Required by 11 U.S.C. § 110.) If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document. Address Signature of Bankruptcy Petition Preparer Date Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual: If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person. A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156. DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of ______ sheets (total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief. Signature:

(Print or type name of individual signing on behalf of debtor)

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Case 08-16407 Official Form 1, Exhibit D (10/06)

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Date: June 25, 2008

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IN RE:	Case No
Holguin, Alba Lucia	Chapter 7
Debtor(s)	
	R'S STATEMENT OF COMPLIANCE SELING REQUIREMENT
do so, you are not eligible to file a bankruptcy case, and the cou whatever filing fee you paid, and your creditors will be able to	tatements regarding credit counseling listed below. If you cannot art can dismiss any case you do file. If that happens, you will lose resume collection activities against you. If your case is dismissed to pay a second filing fee and you may have to take extra steps
Every individual debtor must file this Exhibit D. If a joint petition is one of the five statements below and attach any documents as dire	filed, each spouse must complete and file a separate Exhibit D. Check cted.
the United States trustee or bankruptcy administrator that outlined	se, I received a briefing from a credit counseling agency approved by the opportunities for available credit counseling and assisted me in the agency describing the services provided to me. Attach a copy of the agh the agency.
the United States trustee or bankruptcy administrator that outlined performing a related budget analysis, but I do not have a certificate	se, I received a briefing from a credit counseling agency approved by the opportunities for available credit counseling and assisted me ir from the agency describing the services provided to me. You must file ided to you and a copy of any debt repayment plan developed through d.
days from the time I made my request, and the following exiger	pproved agency but was unable to obtain the services during the five at circumstances merit a temporary waiver of the credit counseling anied by a motion for determination by the court.][Summarize exigent
obtain the credit counseling briefing within the first 30 days after the agency that provided the briefing, together with a copy of extension of the 30-day deadline can be granted only for cause as be filed within the 30-day period. Failure to fulfill these requi	it will send you an order approving your request. You must still ryou file your bankruptcy case and promptly file a certificate from any debt management plan developed through the agency. Any nd is limited to a maximum of 15 days. A motion for extension must rements may result in dismissal of your case. If the court is not not first receiving a credit counseling briefing, your case may be
4. I am not required to receive a credit counseling briefing becaumotion for determination by the court.]	ase of: [Check the applicable statement.] [Must be accompanied by a
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired to frealizing and making rational decisions with respect to fi	by reason of mental illness or mental deficiency so as to be incapable nancial responsibilities.);
 Disability. (Defined in 11 U.S.C. § 109(h)(4) as physicall participate in a credit counseling briefing in person, by telep Active military duty in a military combat zone. 	y impaired to the extent of being unable, after reasonable effort, to phone, or through the Internet.);
5. The United States trustee or bankruptcy administrator has det does not apply in this district.	ermined that the credit counseling requirement of 11 U.S.C. § 109(h)
I certify under penalty of perjury that the information provided about	ve is true and correct.
Signature of Debtor: /s/ Alba Lucia Holguin	

Form 6 - Statistical Summary (2207)

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DOCUMENT United States	Bankruptcy Cour
	strict of Illinois

IN RE:		Case No
Holguin, Alba Lucia		Chapter 7
	Debtor(s)	•

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 0.00

State the following:

Average Income (from Schedule I, Line 16)	\$ 1,920.27
Average Expenses (from Schedule J, Line 18)	\$ 3,068.52
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C	
Line 20)	\$ 2,120.98

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 158,123.66
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 100,160.95
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 258,284.61